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ABSTRACT

This Child Development Associate training module explores the multifaceted aspects of family child care, including zoning, certification, insurance, hours of care, fees, advertising, programming, and parent/provider agreements. The module's purpose is to help individuals interested in a career in family child care understand the CDA requirements and develop skills to meet them. Following an introduction, the guide lists objectives and provides a space to record the assessment date and activities to meet the objective. The objectives of the module are to: (1) demonstrate an understanding of the family child care provider's role and the qualities needed to be a professional family child care provider; (2) demonstrate knowledge of and compliance with licensing and/or certification requirements, if applicable; (3) understand the importance of insurance and obtain appropriate insurance; (4) demonstrate knowledge of the components of a business plan and develop a business plan; (5) discuss the importance of parent/provider agreements and how they enhance parent/provider relations; and (6) create an Implementation Plan, stating how the skills and information gained through completing this module will be incorporated into ongoing teaching. The next section, "Study Guide," comprises the bulk of the guide and details needed information and suggested activities to attain each of the objectives. The final section, "Supplements," provides a self-evaluation form, self-certification checklist, projected income/expenses form, a sample budget, and a sample provider/parent agreement. (KDFB)

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FAMILY CHILD CARE AS A SMALL BUSINESS

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FAMILY CHILD CARE AS A SMALL BUSINESS

Susan Huhn

ECE/CDA TRAINING SERIES

Edited by Ellen Orton Montanari

Central Arizona College
CDA Training Program

Cheryl L. Foster, Manager

Central Arizona College CDA training modules were prepared and/or revised with the assistance of the Arizona Governor's Office for Children.

NOTE TO THE INTERN

This CDA training module is a guide to help you develop the skills you need to work with children. Although this module contains many useful ideas, it is not a self-study program. Many decisions about your training experiences are left up to you and your CDA Advisor. The activities given in this module are suggested activities. Use them only if they are appropriate to your learning needs. You or your Advisor may decide upon other activities more appropriate for your particular situation or group of children.

Your Advisor will evaluate your performance in each of the module's objectives. Your Advisor may do so at the beginning of the module, based upon the skills you already have, or may evaluate you after you have done some learning activities, or both. If you think you already have the skills required by some of the objectives, ask to be evaluated right away. You may not have to do activities for some of the objectives. You do however, need to demonstrate the required skills for your Advisor; you cannot simply tell your Advisor that you have the skills. If your Advisor has already observed some of the skills before you entered this module, s/he may check you off in those skills without further observation. As you can see, how quickly you are able to complete this module depends on your time and effort along with your prior experience and training.

A note about terminology

Throughout these modules, certain words and phrases are used interchangeably. For example, the terms *learning centers*, *activity centers* and *activity areas* are all used to describe the specific areas in your home, school or center where children work and play. Likewise, *learning center time* and *activity area time* refer to the block of time during which children can choose activities in learning centers. *Activity plans* and *lesson plans* are also used interchangeably.

Parents and *families* are used to refer to those people who are primarily responsible for children: parents, stepparents, grandparents, guardians, foster parents or any other person.

The terms *early childhood program* and *early childhood setting* refer to programs like yours--family child care homes, preschools, child care centers, after-school programs and K-3 classrooms. These are all programs which provide care and education to children from birth through age 8. The phrases *teacher*, *caregiver* and *teacher/caregiver* are all used to describe the persons who are caring for and educating young children.

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INTRODUCTION

We spend most of our adult lives working and we all strive to achieve challenging and rewarding careers. Making a proper career choice takes forethought, planning and lots of exploration. Family child care is an exciting career that requires not only planning and forethought, but incredible energy, creativity, patience and good business knowledge. Family child care is not for everyone and should be carefully reviewed before accepting it as a career. Unlike most jobs, family child care affects your life as well as that of your family.

This module will help you explore the multifaceted aspects of family child care and to explore its ability to meet your career goals. To start with, you will look over the personal qualities necessary to be successful in family child care and have the opportunity to use a rating scale to discover if you have the qualities to be a good child care home provider. Next, you will learn about the various aspects of family child care, such as:

- Zoning
- Certification
- Insurance
- Hours of care
- Fees
- Advertising
- Program
- Parent/provider agreements

This module helps you explore the various components of the family child care business which will help you succeed in the family child care field.

This module relates to the following CDA Functional Areas:

11 - Families
12 - Program Management
13 - Professionalism

_____ _____
Date of Entry **Date of Completion**

OBJECTIVES, ACTIVITIES, ASSESSMENT

OBJECTIVE 1

The intern will demonstrate an understanding of a family child care provider's role and the qualities needed to be a professional family child care provider.

Assessment

_____
Date/Initial

Read the Introduction and Section 1 of the Study Guide.

a. Why are you a family child care provider? What strengths do you have that make you a good provider? What areas of your job are difficult for you? Discuss your answers with your Advisor.

b. Complete the supplement entitled "Family Child Care Provider Self-Evaluation" and discuss it with your Advisor.

c. What qualities and abilities are needed in a good family child care provider? Which do you have? Which do you wish you had? Discuss your answers with your Advisor.

OBJECTIVE 2

The intern will demonstrate knowledge of and compliance with licensing and/or certification requirements, if applicable in his/her area.

Assessment

_____
Date/Initial

Read Section 2 of Study Guide.

a. In your area, are you required to be licensed? Certified? Acquire licensing information from your state, city or local agency. Do you comply with these licensing standards? Where could you improve?

b. Discuss pros and cons of certification with your Advisor.

c. Determine zoning restrictions that affect your home and discuss them with your Advisor.

d. If you are not certified, complete the "Self-Certification Checklist" in the supplement section. In what areas do you already comply? What changes do you need to make? Make the necessary changes and discuss them with your Advisor.

OBJECTIVE 3

The Intern will discuss the importance of insurance and obtain appropriate insurance.

Assessment

_____
Date/Initial

Read Section 3 of the Study Guide.

a. Discuss the importance of insurance with your Advisor.

b. Discuss your current insurance coverage with your Advisor. Does it seem adequate? Where could you use additional insurance?

c. Call an insurance agent to verify what kind of coverage your child care business should have.

d. Secure 3 quotes for additional insurance if you are not adequately covered. Make your own decision about whether or not you should have additional insurance.

OBJECTIVE 4

The Intern will demonstrate knowledge of the components of a business plan and develop a plan for his/her business.

Assessment

_____
Date/Initial

Read Section 4 of the Study Guide.

a. Complete and discuss with your Advisor a budget for your family child care operation. You may use the sample budgets in the supplement section entitled "Projected Income and Expenses" and "Sample Budget" as a starting point if you wish.

b. If your business plan shows that you need more children in your home, what do you plan to do to recruit additional families? Discuss these marketing strategies and any others that you currently use with your Advisor.

OBJECTIVE 5

The Intern will discuss the importance of parent/provider agreements and how they enhance parent/provider relations.

Assessment

_____
Date/Initial

Refer to the Study Guide Section 5 and answer the questions in Section 5B as they pertain to your home business. Discuss them with your Advisor.

a. Role play the initial interview with your Advisor. Ask your Advisor to share his/her impressions with you after the interview is over.

b. Pretend your Advisor is a prospective parent and give him/her a tour of your home. Have your Advisor share his/her impressions of the tour after it is over.

c. Draft a parent/provider agreement after reviewing the samples in the supplements section.

OBJECTIVE 6

The Intern will make an implementation Plan, stating how the skills and information gained through completing this module will be incorporated into his/her ongoing teaching.

Assessment

_____
Date/Initial

Review with your Advisor the new information you have acquired. Make an Implementation Plan, answering these questions:

a. What skills and activities will you use in your family child care business?

b. How will you incorporate what you have learned into your business?

c. When do you want to review your implementation progress with your Advisor?

Insert your Implementation Plan and/or items related to family child care as a small business into your CDA Portfolio or Professional Resource File. Refer to the plan periodically to check your own progress.

STUDY GUIDE

SECTION 1

Role of a family child care provider

As a family child care provider, you have many roles to fill--homemaker, mother, cook, counselor, bookkeeper, teacher and many more.

A. Your career is a demanding one requiring time, patience, skill and understanding.

- For those of you who have the talent and can rise to meet the challenges, there are rewards. A family child care provider is much more than a babysitter. You can take great pride in knowing you are a professional who touches the lives of young children.

- The quality of family home child care depends on the person providing the care. For the sake of children, it is very important that the right people be in the family child care business. Not everyone should care for children, just as not all people should, or could be carpenters, doctors, musicians or teachers. Becoming a professional family child care provider involves more than just being paid for caring for children. It means making a commitment to a career, a commitment that should not be taken lightly. As a family child care provider, you have tremendous human and legal responsibilities to the children in your care, to their parents, to your own family, and to yourself--and that's a pretty big order.

- Some of the qualities and abilities you need to work with children as a career are:

  - To sincerely like and enjoy being with children. (This is one of the most important qualities to evaluate in yourself.)

  - To respect each child as a unique individual, and to express acceptance of and respect for each child's family.

  - To have sufficient energy to manage a family child care business as well as your own personal and family life.

  - To feel positively about yourself as a person and as a professional who offers an invaluable service.

  - To be sensitive to children's feelings and ideas.

- To be patient and consistent with children throughout the day.
- To relate well to children: listen, observe, guide their behavior and communicate with them at their level.
- To be able to relate well to the children's parents, fully realizing that you work as partners with, not as a replacement for, parents.
- To maintain a safe and healthy family child care home and to be able to deal with emergencies if they arise.
- To be a stable, mature individual who can work long hours and still maintain patience and a sense of humor.
- To supply nutritious, well-balanced meals and snacks for children.
- To provide well-planned and varied daily activities which encourage each child to grow and learn.

- Clearly, family child care is far more than babysitting. Family child care is a home away from home where children are nurtured in real-life settings.
- You must also take extra care in how your business will affect your own family and gain their support. All family members should have their own private space where their things will not be disturbed by other children. Set aside special time to be sure your children's needs are met. This is all part of balancing your home life and your business.
- Congratulations on your decision to view family child care as a profession. As a professional family child care provider, you take great pride in the importance of your responsibilities. You know the value of services you provide for parents and children, and you manage your business as well as your family and personal life.

B. Once you have weighed the pros and cons of doing family child care and you feel you have the qualities and the support necessary for the demanding work, you will find that it holds many rewards and challenges. Some of the advantages are:

- You can enjoy being with children, seeing them grow and learn.
- If you have young children of your own, you can stay home with them.
- Your career is in your own home.
- You do not have to buy special clothing.

- You do not have to commute through rush-hour traffic.
- You can care for your own children when they are sick.
- You have more to say in setting your own hours and vacation times than in most jobs.
- Your own children will have other children to play with and learn from.
- You can gain experience and strengthen skills in areas of business management and early childhood development.

SECTION 2

Licensing and certification

Many professionals, such as doctors, nurses, lawyers and psychologists require licensing or certification by state and/or local boards.

A. In many states family child care homes must also be licensed and/or certified. In Arizona, the following regulations apply: (Check with your licensing department or certification agency to be sure these regulations are current.)

- A family child care home is not required to be licensed and/or certified if you care for 4 or fewer children for compensation. However, if you choose to receive state and/or federal funds to serve low-income families, you must be certified by the Arizona Department of Economic Security (DES), no matter how many children you care for.

- The Arizona Department of Health Services certifies family child care group homes. A family child care group home is a home in which child care is regularly provided for periods of less than 24 hours per day, for compensation, for not less than 5 children and no more than 10 children through the age of 14 years. Group homes are also eligible to receive state and/or federal funds to care for low-income children. As with smaller family child care homes, you must be certified by DES to receive this funding.

- An optional program is available to family child care providers called the Child and Adult Care Food Program (CACFP), which is part of the United States Department of Agriculture. The CACFP allows family child care homes and family child care group homes to receive cash reimbursement for meals served to children in care. These family child care homes must meet designated state regulations and/or regulations set forth by the CACFP. This program is regulated by the Arizona Department of Education Food and Nutrition Unit. CACFP not only provides financial support to family child care providers, but ensures young children receive well-balanced, nutritious meals. To become eligible, you must go through a certification process by an agency approved by the Arizona Department of Education.

B. It is not a secret that people often provide child care in their homes without any type of license, whether one is required or not. If you do not receive the required license or certification, you risk having your business closed down if anyone complains. Licensing or certification is also very useful to your business. It may provide you with the following:

- A selling point with parents, because parents take comfort in knowing your home has met basic health and safety requirements.

- A network of other family child care providers.

- Training in areas such as child development, recordkeeping and behavior management.

- Referrals of families to your home.

- Professional support from state and local agencies.

C. In addition to registering with the state, you may need to abide by local ordinances and regulations.

- In some cities, family child care providers have to obtain a home occupation permit. In other cities, providers must have yearly fire and health inspections. To find out what the local requirements are in your area, call your city planning office or zoning commission. In Arizona, each city and/or town dictates the number of maximum allowable children in a home setting. These numbers vary depending on the type of residential zoning in your neighborhood.

- Call your local zoning office for the information concerning your specific neighborhood. If you rent or lease your home, check with the owner or manager to make sure that you are allowed to care for children as a business in your home.

D. In many states, such as Arizona, you are not required to become licensed or certified. If this applies to you, you can complete a self-certification assessment. Do this by completing the supplements entitled "Family Child Care Provider Self-Evaluation" and "Self-Certification Checklist." You may also contact your local licensing office and ask for a copy of current regulations and see where you already comply with licensing regulations and where you could improve.

- This self-certification process supplies you with valuable information concerning your home's:

  - Safety

  - Sanitation

  - Developmentally appropriate programming

- Self-certification reflects an attitude that child care is a profession. See the supplement entitled "Self-Certification Checklist."

SECTION 3

Insurance

Children can have accidents and get hurt even when you watch them closely.

Furthermore, parents can sue you if they think you were negligent in providing care. For that reason, every family child care home should carry insurance. There are many types of insurance available to family child care homes.

A. Liability insurance

You need liability insurance to protect you if something happens to a child while in your home or on a field trip with you. Parents are more likely to sue if they can prove you were negligent, which means that you were not taking precautions or giving the care a reasonable person would have given in the same situation.

> **You could be sued if you leave a hot pot on the stove and a child gets burned, if one child pokes another child in the eye while you are making lunch, if you serve contaminated tuna salad, if a child is burned by poisonous household cleaners stored under the sink, or any of a number of similar situations.**

- Liability insurance usually covers medical expenses and damages. If an accident occurs and a parent threatens to sue, you can turn the matter over to your insurance company. The company will try to work out a settlement with the parents or have its lawyers respond to the suit in court. If the court awards the parents a judgment, the company will pay the money, up to the limit of the policy.
- When parents sue, they can ask for medical expenses and damages.
  - Medical expenses are the hospital and doctor bills as well as costs of medicines.
  - Damages would be a lump sum of money, usually amounting to thousands of dollars, that you would pay to the child's family to make up for the pain, suffering and loss, such as loss of eyesight, resulting from the injury.
- In considering liability policies, look closely at:
  - Professional liability--necessary to protect you against claims arising from negligent supervision.

- Occurrence--for claims occurring during the policy period, regardless of when the claim is filed.
- Field trips.
- Legal defense.
- Substitute providers.
- Personal injury--covering libel, slander, false arrest and similar issues.
- Incidental malpractice--protecting you against claims for failure to give medication or to attend to a child's special needs.
- Medical coverage.
- Cost.

- The high premiums and the difficulty in getting liability insurance are problems that have caught the attention of policy makers in Arizona and the U.S. Congress. Change takes place slowly, however, so we can expect these problems to be with us for some time.

  Other kinds of insurance--increased car liability, homeowner's and disability--may not be as difficult to obtain. Talk with a good insurance agent or certified insurance counselor to find out what kinds of insurance you need and how much you can afford.

B. Automobile insurance

If you transport children as part of your family child care business, you should have coverage to protect yourself in case of car accidents.

- You may have to change to the business class of car insurance. If you deduct mileage expenses for your family child care business on your income tax, your car is considered part of your business. Business class insurance costs more than the personal class.

- State law requires that car owners carry a minimum amount of coverage. In Arizona, the minimum required policy pays $15,000 for bodily injury of one person, $30,000 for bodily injury for the whole accident, and $10,000 for property damage. However, you may want to increase these limits, depending on the number of children you transport and how often you use the car. Ask your insurance agent for more details.

C. Homeowner's insurance

If you own your home, you may already have homeowner's insurance. This protects the house and its contents from fire, theft and vandalism.

- If you rent your home, you can buy renter's insurance which offers similar coverage for your furniture and belongings.

- Homeowner's insurance usually includes some liability and medical coverage in case of accidents that happen to friends or other persons coming to your home. However, this liability does not cover children in care because this is your business.

D. Accident insurance

When children get hurt and you call their parents, the parents usually take the children to the doctor and pay for medical expenses. However, some parents may not have insurance or they cannot afford to pay for medical expenses and you may feel uncomfortable if the injury is serious. In that case, you need to consider carrying special accident insurance on the children.

SECTION 4

Business plan

Whether you are new to family child care or a veteran, it is helpful for you to prepare a written business plan.

A business plan is a total picture of your ideas and plans for operating your family child care home. The plan spells out details about services you provide and fees you collect. In order to develop projected budgets of your annual operations.

A business plan includes the following components:

A. The type of program you operate, the hours of operation and the ages of children you wish to serve.

- Are you providing night, weekends, holidays or just Monday through Friday care?
- Do you serve infants, toddlers, preschoolers, school-age children or a combination of the above?
- Do you offer meals, field trips, care for special needs children or other special services?
- Do you offer structured academic activities or an open, learn-by-play environment?

B. Expenses

Once you have defined your program, you can calculate the type and amount of equipment and supplies, and space you need and/or use. Expensing out supplies and equipment, money necessary for certification, insurance, etc., will help you define total start-up and/or operating cost. Refer to the supplement entitled "Sample Budget."

C. Income

Profits are determined by not only expenses, but by income collected.

- First, you need to set your fee. In setting and reevaluating your own fee, you will want to consider several factors:
  - Ages of children: Generally you charge more for infant care because babies take more time and handling--more feedings, diaper changes and more supervision.

- Children of the same family: If a parent has more than one child in your care, you might charge a lower rate for the second sibling.

- Hours of care: You can charge more for weekend and night care than weekday care. You also can charge for overtime, such as when a parent picks up a child later than the agreed time.

- Special services: You charge more to provide special services requested by parents. These might include washing diapers, driving a child to physical therapy sessions or music lessons, feeding extra meals such as breakfast or supper, or providing special foods for an allergy-prone child.

- Going rate in the community: The quickest way to decide your fee is to find out what other family child care providers in the community charge. It is a good idea to check these fees every year or so to make sure you are charging a competitive rate.

- Drop-in care: Some parents in your neighborhood may not need full-time care. They may work part-time or ask you to care for their children while they go shopping or keep a doctor's appointment. You can charge more for this drop-in care and specify a minimum amount. *For example, you might charge $2 an hour with a 3-hour minimum, earning you at least $6.* If you accept drop-ins, you must ask parents to furnish the same information about their children as other parents furnish, such as emergency medical authorization and immunizations.

- Once you set your fees, determine how many children you would like to care for in your house.

  - Make sure you do not exceed the number required by licensing.

  - You may decide to hire someone to help you with the children. If so, make sure you follow all local, state and national laws and regulations. For additional information on this subject, refer to the Management Series module entitled ***Selecting Staff in an Early Childhood Program***.

  - If you do not have as many children as you would like, you need to develop a plan to market your business.

D. Potential profits

Once you have closely examined your annual expenses and income through service definition, you can get a clear picture of your potential profits using a projected annual budget. In your budget, outline projected income and subtract your projected expenses. This will show your potential profit. Budgets are important for all providers, whether you are just starting your family child care business or you have been a family child care provider for 10 years. Budgets can keep you and your business on track.

SECTION 5

Parent/provider agreements

Your ability to offer a successful child care service will depend upon the partnership you establish with your parents to ensure the health and well-being of the children in your care.

A. Whether you advertise your service or are responding to a parent-initiated contact, you need to be well prepared for a business negotiation. If parents initially contact you by telephone, this is the time for you to explain the basic services you provide and your general expectations of the parent. These are some of the matters to discuss:

- Available vacancy (opening) for the child
- Location
- Hours of care
- Type of program you provide
- Your discipline philosophy
- Your experience
- Holidays observed
- Ages and number of other children in your care
- Pets on the premises
- Cost

B. After the parents have given you some information about their child and the type of care needed, your next step is to arrange a convenient face-to-face interview time. Whether you have known the family for a long time or they are complete strangers, your first meeting with them is an important one. Arrange to meet the parents and the child in your home. At that time, you will interview each other to clearly establish all aspects of your partnership.

- The parents may ask you a number of questions, such as:
  - How long have you been providing child care? Do you plan to offer this service on a long-term basis?

- Are other adults present during the day?
- Are additional children in your care during the noon hour or after school?
- What activities do you offer during the day?
- What are your feelings about children watching television?
- What type of meals do you serve? Is there a morning and an afternoon snack in addition to lunch?
- What rules or limits do you set for the children in your care?
- How do you handle a child who is misbehaving?
- Is the fee the same if parents have more than one child in your care?
- Do you issue a receipt?
- Do parents have to pay you if their child is absent because of illness, holidays or emergencies?
- How do you deal with holidays--theirs and yours?
- What is your policy regarding a child who is ill or convalescing?
- What is your toilet training philosophy and procedure?
- Is there a mutual trial period to see whether you and the parents are satisfied with the child care arrangement for the child?
- How much notice and pay do you want to give or be given before an agreement is ended?
- What precautions do you take to ensure children's safety? Have you developed an emergency evacuation plan in case of fire or accidents?
- What procedures do you follow in an emergency?
- Do you have letters of reference for parents to see?
- What items do parents supply, if any? (For example, food, formula, bottles, diapers, change of clothing, toothbrush, toys, infant furniture or equipment.)

- Ask parents the following questions:
  - Can they give you the telephone number of a reliable neighbor or friend in case of emergency?
  - When the child care arrangement begins, will they give you written permission to obtain emergency treatment for their child, if needed?
  - Will they give you written instructions for giving medicine or special foods, if required?
  - How will they take part in the child's family child care experience?

C. In order to give parents a more complete idea of your child care service, show them through your home. This will let them see where you live and reassure them that there is plenty of space for children to play and rest. Make sure you also discuss the safety features you have arranged in your home. (See the module entitled ***Ensuring a Safe Environment for Children in an Early Childhood Program***.)

Their visit allows the parents and child to see your child care service in operation. Observing other children busily involved in an activity gives the new child a chance to see what the child care experience will be like. It also gives you and the parents an opportunity to see how the child responds.

D. The decision to place a child in child care is often a difficult one for parents.

- You become an invaluable support by making the transition into your home as smooth as possible.
- As with any business, you must assure consumers that your service is of high quality and that you will work hard to provide good care for their child.
- Your ability to be open and honest will give the parent a firmer basis upon which to make a decision about your child care service. This will also help parents prepare their child for care by another person; they can tell the child about you and what to expect in your home. However, the child will still need your utmost help to feel secure in this new setting.

E. Once you and the parents have agreed that the child will come to your home for family child care, it is important that you confirm all details of the arrangement in writing.

- A written agreement establishes ground rules and usually prevents disagreements.
- Refer to the sample parent/provider agreement in the supplements section.
- Make certain you review each item in your parent/provider agreement with parents before each of you signs it. Give a copy to the parents and keep one for your file.

SUPPLEMENTS

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FAMILY CHILD CARE PROVIDER SELF-EVALUATION

Here is an exercise to think about yourself as a child care provider.

> Directions: Rate yourself on a scale of 1 to 3:
>
> 1--I do not usually attend to this task well.
> 2--I frequently attend to this task well.
> 3--I almost always attend to this task well.

Patience with children	1	2	3
Understanding children	1	2	3
Settling arguments and fights among children	1	2	3
Organizing my day	1	2	3
Providing delicious and nutritious meals	1	2	3
Listening to what children say	1	2	3
Communicating with children	1	2	3
Toilet training	1	2	3
Helping children to get along with one another	1	2	3
Loving children	1	2	3
Sympathizing with children when they are hurt	1	2	3
Working with 2-year-olds	1	2	3
Getting children to talk about what is bothering them	1	2	3
Encouraging children when they do something good	1	2	3
Getting children to help keep the house clean	1	2	3
Allowing children to do what they can on their own	1	2	3
Communicating with parents of family child care children about what their child has been doing, any problems, etc.	1	2	3
Expecting my own children and family child care children to follow same rules	1	2	3
Keeping children clean--faces, clothes, diapers and hair	1	2	3
Planning art activities for children	1	2	3
Playing games with children	1	2	3
Making each child feel important to me	1	2	3
Getting children to clean up after themselves	1	2	3
Working with infants	1	2	3
Working with preschool children	1	2	3
Being interested in and open to learning new ideas	1	2	3

Disciplining a child in a positive manner	1	2	3
Respecting the children as individuals	1	2	3
Enjoying the children	1	2	3
Keeping a sense of humor	1	2	3
Trying out new things and ideas	1	2	3
Communicating with other family child care providers	1	2	3
Knowing lots of different things to do with the children of different ages and interests.	1	2	3
Providing enough toys, games and equipment for activities	1	2	3
Planning and carrying out developmentally appropriate activities.	1	2	3
Tolerating noise and constant activity of children	1	2	3
Doing things for children when they want me to, such as getting milk, water, etc.	1	2	3
Knowing about interesting community places and events for children to go to	1	2	3
Asking for and following parents' suggestions about handling their children	1	2	3
Reading stories	1	2	3
Having good health	1	2	3
Willingness to work hard to provide best for children	1	2	3
Recognizing when child is getting sick	1	2	3
Helping my children feel proud of themselves	1	2	3
Planning and using the play space efficiently	1	2	3
Understanding why play is important	1	2	3
Knowing what and how the children are playing	1	2	3
Knowing where the children are at all times	1	2	3
Knowing the dangerous things children can get into around the house	1	2	3
Helping children to act their age	1	2	3
Helping children to think for themselves	1	2	3
Letting children learn by experience and exploration	1	2	3
Trying to answer children's questions	1	2	3
Encouraging make-believe and play-acting in children	1	2	3
Having a place where toys and games go	1	2	3
Finding inexpensive toys and games for children	1	2	3
Thinking of new and different ways to use the same old toys	1	2	3

SELF-CERTIFICATION CHECKLIST

This will help you assess your home for minimal health, safety and fire regulations. If you are not licensed and/or certified, this form will help you see how your home measures up to certification standards used in many states.

Yes	No	N/A	General Safety/Cleanliness
			1. Electrical outlets capped.
			2. Furnaces, heaters vented.
			3. Stairs railed and safe.
			4. Two exits and an evacuation plan.
			5. Emergency numbers posted by phone.
			6. Procedure set up for medical emergencies.
			7. Doors/passageways unobstructed.
			8. Windows/screens in good condition.
			9. Adequate lighting and ventilation.
			10. Obvious fire hazards eliminated (matches, lighters, etc.).
			11. Swimming pool fences and locked (5 foot fence).
			12. First aid supplies available and locked.
			13. Cleaning supplies and poisons locked.
			14. Firearms and ammunition locked separately.
			15. Smoke detector (battery operated).
			16. ABC fire extinguisher (2A 10BC).
			17. Hold monthly fire drills.
			18. Electrical cords in safe condition.
			19. Carpeting and/or floors clean and safe.
			20. Adequate heating and cooling.
			21. Provider knows CPR - expiration date _____.
			22. Pets vaccinated as appropriate - date _____.

Yes	No	N/A	Kitchen
			23. Garbage/trash neatly stored.
			24. Clean and sanitary.
			25. Pointed/sharp objects away from child's reach.
			26. Plastic bags out of child's reach.
			27. Free from vermin and pests.
			28. Kitchen cleaning supplies and poisons locked.
Yes	No	N/A	Bathroom(s)
			29. Medications, chemicals, etc., locked.
			30. Cosmetics out of child's reach.
			31. Clean linens and toilet tissue available and within child's reach.
			32. Clean and sanitary.
Yes	No	N/A	Play Materials and Conditions
			33. Variety of play materials available and in good repair.
			34. Age appropriate toys and equipment.
			35. Sufficient toys available that encourage large muscle development.
			36. Sufficient toys available that encourage small muscle development.
			37. Activities to promote language development.
			38. Outdoor equipment safe and in good repair.
			39. Yard fenced: 5 feet high; gates locked.
			40. Play area free of obvious hazards.
			41. Adequate play space.
			42. Supervision and discipline policy discussed.
			43. Emergency information available for each child.
			44. Menus are wholesome and nutritious.

Yes	No	N/A	Recordkeeping
			45. Sign-in/out sheet
			a) Dated
			b) Daily sign-in/out with statement
			c) Current
			d) Signed in ink
			e) Signatures correct
			f) A.M./P.M.
Yes	No	N/A	Nutrition
			46. Nutritious and appealing meals served.
			47. Second servings available.
			48. Is there plate waste?
			49. Clean.
			50. Menus planned.
Yes	No	N/A	Miscellaneous
			51. Provider received annual training.
			52. Parents allowed to observe children in family child care.
			53. Provider undergoes periodic health assessments.

PROJECTED INCOME AND EXPENSES

	Per Month	Per Year
Income		
Expenses		
Food		
Toys		
Insurance		
Activity Supplies		
Other Supplies		
Bank Charges		
Dues and Fees		
Advertising		
Mileage		
Equipment		
Other		
Indirect Expenses		
_____		
_____		
Total Expenses		
Profit or Loss (subtract expenses from income)		

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SAMPLE BUDGET

Income:

Fees	$11,352
CACFP	2,100
	$13,452

Expenses:

Food	$ 2,000
Supplies:	
Toys & Materials	500
Office Supplies	200
Household Supplies	150
Equipment Maintenance	100
Insurance	350
Advertising	100
Mileage @ 26¢ a mile	200
Dues & Publications	100
Conference	50
	$ 3,750

It is important to set up a budget for your business in order to track income and expenses such as food, household supplies, play materials and equipment. A budget is a tool to assist you in making money by planning your expenses in accordance to your income.

SAMPLE AGREEMENT BETWEEN CHILD CARE PROVIDER AND PARENT

This agreement between the child care provider and parents includes the following provisions:

I. **Hours and fees**

- Children will be cared for during the following days and hours:
  - Days of week _____
  - Drop-off time _____ Pickup time _____

  Arrangements for early drop-off or late pickup times must be made in advance.
- In an emergency, the provider will be notified as soon as possible. A fee of $_____ will be charged for late pickups without previous arrangements.
- If children are not picked up by _____, an authorized friend or relative will be called. **(If none is available, TPD or CPS will be requested to take custody.)**

II. **Payment**

- Payment will be made each _____.
- The rate will be $_____ hourly/weekly for the _____ child(ren).
- The rate is subject to change with a 30-day notice.
- There will/will not be a late fee of $_____ for payment made after the above specified arrangements.
- There will/will not be a $_____ charge per insufficient check plus all fees incurred.

III. **Vacations, absences and holidays**

- The provider will take the following days as holidays **WITH PAY:** _____

  _____

  _____. Any other days

  off will/will not be with pay. The provider will be responsible for notifying parents of planned absences as far in advance as possible and will/will not make arrangements for substitute care.
- Parents will/will not pay for children's contracted hours whether your child is present or not. This includes days off for sickness, vacation and legal holidays.

IV. **Meals and snacks**

The following meals and snacks will be provided: _____

_____.

V. **Health and illness**

- The provider does/does not accept children with colds and other minor ailments. Please use your judgment. Do not send children with a fever and/or contagious disease.
- If a child becomes ill during the day, you will be notified immediately and will be expected to pick up your child as soon as possible. Sick children will be isolated from the other children.
- The provider must have phone numbers where parents can be reached at all times, plus numbers for child's doctor and other people authorized to care for the children.
- Parents must sign and get notarized a medical emergency treatment authorization form. In the event of any emergency concerning your child, the provider will make every effort to contact you.

VI. Transportation

You are responsible for transporting your child to and from the child care program. The provider will provide transportation for the following: _____

_____.

VII. Supplies

- Parents will provide a change of clothing for the child that can be kept at the child care program.
- Parents will also provide the following supplies: _____

_____.

VIII. Additional parent responsibilities

Parents will notify the provider of any work schedule changes, changes in emergency phone numbers, addresses and changes in children's behavior due to life circumstances such as death, divorce or other.

IX. Additional provider responsibilities

- The provider will provide a licensed, safe program that supports the physical, social, intellectual and emotional needs of your child.
- The provider is required by law to report any sign of neglect or abuse of the children cared for and will promptly do so.

X. Parent/provider conferences

_____ minutes will be set aside at the beginning/end of each day for parent/provider discussion. If additional time is needed, it will be set aside by appointment only.

XI. Trial period

Your child's adjustment is important to both of us. It is agreed that a 2-week adjustment period will exist before arrangements for regular care become final. After this trial period, an individual conference will be set up to reaffirm and discuss final arrangements.

XII. Termination

Parents and provider will give 2 weeks written notice if terminating this parent/provider agreement.

XIII. Other

_____

_____

_____

_____

_____

Start date: _____

End date: _____

_____
Provider

_____
Parents

Developed for use by Tucson Association for Child Care, revised 1990.

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